

Information to identify the case:

Debtor 1	Christopher S Mazurek	Social Security number or ITIN	xxx-xx-4191
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-20817-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher S Mazurek

8/31/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher S Mazurek
Debtor

Case No. 23-20817-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 31, 2023

User: admin
Form ID: 318

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher S Mazurek, 945 Roupe Ave., Brackenridge, PA 15014-1129
15591832	+ County of Allegheny, c/o John K. Weinstein, PO Box 643385, Pittsburgh, PA 15264-3385

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Sep 01 2023 03:23:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Sep 01 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2023 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 01 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2023 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Aug 31 2023 23:27:20	LoanCare, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
15591827	^ MEBN	Aug 31 2023 23:27:23	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15591829	+ Email/Text: bk@avant.com	Aug 31 2023 23:38:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15591828	+ Email/Text: bk@avant.com	Aug 31 2023 23:38:00	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
15591830	+ EDI: CAPITALONE.COM	Sep 01 2023 03:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15591831	+ EDI: CAPITALONE.COM	Sep 01 2023 03:23:00	Capital One Bank, Po Box 31293, Salt Lake City, UT 84131-0293
15591834	+ Email/PDF: creditonebknofications@resurgent.com	Aug 31 2023 23:34:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15591833	+ Email/PDF: creditonebknofications@resurgent.com	Aug 31 2023 23:33:47	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872

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15591842	Email/Text: collecadminbankruptcy@fnni.com	Aug 31 2023 23:38:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15591841	Email/Text: collecadminbankruptcy@fnni.com	Aug 31 2023 23:38:00	Fnb Omaha, P.O. Box 3412, Omaha, NE 68197
15591835	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 31 2023 23:38:00	First National Bank of Pennsylvania, 4140 E State St, Hermitage, PA 16148-3401
15591836	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 31 2023 23:38:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15591837	+ EDI: AMINFOFP.COM	Sep 01 2023 03:23:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15591839	+ EDI: AMINFOFP.COM	Sep 01 2023 03:23:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15591843	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 31 2023 23:38:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15591844	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 31 2023 23:38:00	LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15591850	Email/Text: ml-ebn@missionlane.com	Aug 31 2023 23:38:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15591849	Email/Text: ml-ebn@missionlane.com	Aug 31 2023 23:38:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15591846	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 31 2023 23:38:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15591845	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 31 2023 23:38:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15591848	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 31 2023 23:33:21	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15591847	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 31 2023 23:33:45	Merrick Bank/CCHoldings, Po Box 9201, Old Bethpage, NY 11804-9001
15591851	^ MEBN	Aug 31 2023 23:27:39	Specialized Loan Servicing LLC, PO Box 60535, City of Industry, CA 91716-0535
15591852	^ MEBN	Aug 31 2023 23:27:19	Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
15591854	+ EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15591853	+ EDI: RMSC.COM	Sep 01 2023 03:23:00	Synchrony Bank/Amazon, Po Box 71737, Philadelphia, PA 19176-1737

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MEB Loan Trust II, U.S. Bank Trust National Associ
15591838	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15591840	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2023 at the address(es) listed below:

Name	Email Address
Daniel Philip Jones	on behalf of Creditor LoanCare LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor MEB Loan Trust II U.S. Bank Trust National Association, not in its individual capacity but solely as trustee dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Christopher S Mazurek julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
Steven K. Eisenberg	on behalf of Creditor LoanCare LLC seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

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